

## Electronic Acknowledgement Receipt

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| <b>EFS ID:</b>                              | 4639359  |
| <b>Application Number:</b>                  | 10731212   |
| <b>International Application Number:</b>    |  |
| <b>Confirmation Number:</b>                 | 4614   |
| <b>Title of Invention:</b>                  | Systems and methods for assessing the risk of financial transaction using geographic-related information |
| <b>First Named Inventor/Applicant Name:</b> | Lisa C. Tidwell  |
| <b>Customer Number:</b>                     | 20350  |
| <b>Filer:</b>                               | William John Daley/Joni Peterson   |
| <b>Filer Authorized By:</b>                 | William John Daley   |
| <b>Attorney Docket Number:</b>              | 020375-041700US  |
| <b>Receipt Date:</b>                        | 20-JAN-2009  |
| <b>Filing Date:</b>                         | 09-DEC-2003  |
| <b>Time Stamp:</b>                          | 13:50:30   |
| <b>Application Type:</b>                    | Utility under 35 USC 111(a)  |

### Payment information:

|  |                 |
|--|-----------------|
| Submitted with Payment                   | yes             |
| Payment Type                             | Deposit Account |
| Payment was successfully received in RAM | \$ 130          |
| RAM confirmation Number                  | 11364           |
| Deposit Account                          | 201430          |
| Authorized User                          |                 |

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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## File Listing:

| Document Number | Document Description | File Name                              | File Size(Bytes)/<br>Message Digest                   | Multi Part /.zip | Pages (if appl.) |
|-----------------|----------------------|--|---|------------------|------------------|
| 1               | Extension of Time    | 2009_01_20_EXT_020375_041<br>700US.pdf | 89404<br><br>80255e05ca605672dffff50cdb7531721300da02 | no               | 1                |

## Warnings:

## Information:

|   |  |  |   |     |    |
|---|--|--|---|-----|----|
| 2 |  | 2009_01_20_AMD_020375_04<br>1700US.pdf | 143888<br><br>d114e52550c8daa5bfd071c7dbd3ced1abc4937 | yes | 13 |
|---|--|--|---|-----|----|

|  |   |  |       |     |  |
|--|---|--|-------|-----|--|
|  | Multipart Description/PDF files in .zip description   |  |       |     |  |
|  | Document Description                                  |  | Start | End |  |
|  | Amendment/Req. Reconsideration-After Non-Final Reject |  | 1     | 1   |  |
|  | Claims  |  | 2     | 7   |  |
|  | Applicant Arguments/Remarks Made in an Amendment      |  | 8     | 13  |  |

## Warnings:

## Information:

|   |                        |              |   |    |   |
|---|------------------------|--------------|---|----|---|
| 3 | Fee Worksheet (PTO-06) | fee-info.pdf | 29850<br><br>cad059192e1f41ad7242f4adb260b0ff20215698 | no | 2 |
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| Total Files Size (in bytes): |  |  | 263142 |
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**If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.**

**National Stage of an International Application under 35 U.S.C. 371**

**If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.**

**New International Application Filed with the USPTO as a Receiving Office**

**If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.**